

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Efrain Bruno  
Josephine Josie Bruno  
Debtors

Case No. 20-00087-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: May 15, 2025

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:**

Recip ID	Recipient Name and Address
db/jdb	Efrain Bruno, Josephine Josie Bruno, PO Box 1013, Pocono Summit, PA 18346-1013
5289542	++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court:, AMERICAN HONDA FINANCE CORP, 201 LITTLE FALLS DR, WILMINGTON, DE 19808
5289550	+ GRATZ WASHENIK TAX COLL, COOLBAUGH MUN CENTER, 5574 MUNICIPAL DRIVE, TOBYHANNA, PA 18466-7714
5289553	JP MORGAN CHASE BANK, OHI 1272,340 S CLEVELAND AVE, BLDG 370, WESTERVILLE, OH 43081
5289555	+ KEVIN HARDY ESQ, PO BOX 818, STROUDSBURG, PA 18360-0818
5289563	+ STILLWATER LAKES CIVIC ASSOCIATION, 5144 HUMMINGBIRD DRIVE, POCONO SUMMIT, PA 18346-7674
5289568	+ WAYNE BANK, 717 MAIN STREET, PO BOX 268, HONESDALE, PA 18431-0268

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 15 2025 22:38:00	Ally Bank Lease Trust - Assignor to Vehicle Asset, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 15 2025 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5289541	+ EDI: GMACFS.COM	May 15 2025 22:38:00	ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
5290960	Email/Text: ebnbankruptcy@ahm.honda.com	May 15 2025 18:42:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5314903	EDI: GMACFS.COM	May 15 2025 22:38:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
5423016	+ EDI: AISACG.COM	May 15 2025 22:38:00	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5289543	EDI: BANKAMER	May 15 2025 22:38:00	BANK OF AMERICA, FL9-600-02-26, PO BOX 45224, JACKSONVILLE, FL 32232-5224
5300104	+ EDI: BANKAMER2	May 15 2025 22:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5289544	+ EDI: CAPIO.COM	May 15 2025 22:38:00	CAPIO PARTNERS, 2222 TEXOMA PKWY, SUITE 150, SHERMAN, TX 75090-2481
5289545	EDI: CAPITALONE.COM	May 15 2025 22:38:00	CAPITAL ONE, PO BOX 30285, SALT LAKE

			CITY, UT 84130-0285
5289546	^ MEBN	May 15 2025 18:36:59	CAPITAL ONE BANK (USA), NA, C/O HAYT, HAYT & LANDAU, LLC, MERIDAN CTR I, 2 INDUSTRIAL WAY W., EATONTOWN, NJ 07724-2265
5289548	Email/Text: correspondence@credit-control.com	May 15 2025 18:42:00	CREDIT CONTROL LLC, 5757 PHANTOM DRIVE, SUITE 330, HAZELWOOD, MO 63042
5299577	EDI: CAPITALONE.COM	May 15 2025 22:38:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5289549	^ MEBN	May 15 2025 18:36:45	GEISINGER, 100 NORTH ACADEMY AVENUE, DANVILLE, PA 17822-3941
5289551	Email/Text: bankruptcy.notices@hdfsi.com	May 15 2025 18:42:00	HARLEY DAVIDSON CREDIT CORP, ATTN RIDER SERVICES, PO BOX 22048, CARSON CITY, NV 89721-2048
5307642	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	May 15 2025 18:41:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5289552	EDI: IRS.COM	May 15 2025 22:38:00	INTERNAL REVENUE SERVICE, SPECIAL PROCEDURE BRANCH, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5289554	+ EDI: JPMORGANCHASE	May 15 2025 22:38:00	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850-5369
5295410	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 15 2025 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5289556	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 15 2025 18:42:00	LEXUS FINANCIAL, PO BOX 8026, CEDAR RAPIDS, IA 52408-8026
5313071	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 18:50:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5289557	Email/Text: unger@members1st.org	May 15 2025 18:42:00	MEMBERS 1ST FCU, PO BOX 40, MECHANICSBURG, PA 17055-0040
5289558	+ Email/Text: MKnitter@monroecountypa.gov	May 15 2025 18:42:00	MONROE COUNTY TAX CLAIM BUREAU, 1 QUAKER PLAZA, ROOM 104, STROUDSBURG, PA 18360-2141
5289560	Email/Text: bankruptcies@penncredit.com	May 15 2025 18:41:00	PENN CREDIT, PO BOX 69703, HARRISBURG, PA 17106-9703
5289561	+ Email/Text: clientservices@simonsagency.com	May 15 2025 18:42:00	SIMONS AGENCY, 4963 WINTERSWEET DRIVE, LIVERPOOL, NY 13088-2176
5289562	+ EDI: CONVERGENT.COM	May 15 2025 22:38:00	SPRINT, C/O CONVEGENT OUTSOURCING, PO BOX 9004, RENTON, WA 98057-9004
5289564	EDI: SYNC	May 15 2025 22:38:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5289977	^ MEBN	May 15 2025 18:37:06	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5289565	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 15 2025 18:42:00	TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408-8026
5303035	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 15 2025 18:41:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5303472	Email/PDF: bncnotices@becket-lee.com	May 15 2025 18:50:46	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5289566	Email/Text: EDBKNotices@ecmc.org	May 15 2025 18:41:00	US DEPT OF EDUCATION, PO BOX 16448,

5289567

Email/Text: bankruptcy.accounts@wakeassoc.com

May 15 2025 18:41:00

SAINT PAUL, MN 55116-0448

WAKEFIELD & ASSOCIATES, 7005  
MIDDLEBROOK PIKE, KNOXVILLE, TN  
37909

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5314530	*+	Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5303036	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5289547	##	CENTRAL RESEARCH, INC., PO BOX 1460, LOWELL, AR 72745-1460
5289559	##	NATIONWIDE CREDIT INC, PO BOX 14581, DES MOINES, IA 50306-3581

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com
Keri P Ebeck	on behalf of Creditor Toyota Lease Trust kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;politicsci2@gmail.com;agilbert@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Philip W. Stock	on behalf of Creditor Stillwater Lakes Civic Association Inc. pwstock@ptd.net
Robert J Kidwell, III	on behalf of Debtor 1 Efrain Bruno rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert J Kidwell, III	on behalf of Debtor 2 Josephine Josie Bruno rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Josephine Josie Bruno lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rjkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

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Vincent Rubino

on behalf of Debtor 1 Efrain Bruno  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.  
com;swiggins@newmanwilliams.com

TOTAL: 10

**Information to identify the case:**

Debtor 1

Efrain Bruno

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3675

EIN --

Debtor 2

Josephine Josie Bruno

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0776

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-00087-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Efrain Bruno

Josephine Josie Bruno  
aka Josie Bruno, aka Josephine Gomez, aka  
Josephine Bruno, aka Josephine J. Bruno, aka  
Josephine Gomez Bruno**By the  
court:**5/15/25Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**